

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF NEW YORK  
Poughkeepsie Division

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In re:	)	
	)	Case No. 4:15-bk-35318-cgm
HEATHER F. FAGANS	)	
	)	Chapter 13
Debtor.	)	
	)	
HEATHER F. FAGANS,	)	
	)	
Plaintiff,	)	Adversary
	)	Proceeding No.: 20-09047-cgm
v.	)	
	)	
THE UNITED STATES DEPARTMENT OF	)	
EDUCATION, NAVIENT SOLUTIONS LLC,	)	
ASCENDIUM EDUCATION SOLUTIONS,	)	
CITIZENS BANK N.A., and EDUCATIONAL	)	
CREDIT MANAGEMENT CORPORATION,	)	
	)	
Defendants.	)	
	)	

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**ORDER GRANTING PLAINTIFF'S MOTION FOR DEFAULT JUDGMENT**

AND NOW, upon consideration of the Plaintiff's Motion for Default Judgment in the above Adversary Proceeding, it is hereby ORDERED that Plaintiff's Motion is GRANTED. Judgment is entered in favor of Plaintiff and against Defendant Ascendum Education Solutions. Plaintiff's student loans held and/or guaranteed by Defendant Ascendum Education Solutions are not excepted from discharge under 11 U.S.C. 523(a)(8) and have therefore been discharged by the Order Discharging Debtor entered on May 28, 2020.

/s/ **Cecelia G. Morris**

**Dated: January 19, 2021**  
**Poughkeepsie, New York**



**Hon. Cecelia G. Morris**  
**Chief U.S. Bankruptcy Judge**